

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Jose M. Munoz,

Debtor

Jose M. Munoz,

Plaintiff

v.

Pennsylvania Home Lending
Collaborative, Inc.,

Defendant

: Chapter 13
:
:
: Bky. No. 20-10107
:
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:
:
: Adv. No. 20-0183
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:
:

ORDER

AND NOW, upon consideration of the Plaintiff's Motion for Default Judgment (doc. no. 6) and after notice and hearing,

It is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**;
2. Claim No. 6 as filed by Pennsylvania Home Lending Collaborative, Inc. (the "Defendant") is disallowed as filed and re-classified as an unsecured general claim;
3. Pursuant to 11 U.S.C. §506(d), but subject to 11 U.S.C. §349(b)(1)(C), the mortgage lien held by the Defendant on the real property located at 1017 N. Front St. Reading, PA 19601, filed in the Berks County Recorder of Deeds Office and identified as Instrument Number 2018007289 (the "Mortgage") is **VOID**; and
4. In the event that this case is **CONVERTED** to chapter 7, Paragraphs 2 and 3 are **VACATED** without further order of court.
5. After completion of the Chapter 13 plan and entry of discharge in this case, Debtor may record a certified copy of the Order in the Berks County Recorder of Deeds Office and the recording of this Order shall operate to satisfy the Mortgage

Patricia M. Mayer

Date: August 26, 2020

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE